SERFF Tracking Number: USLH-127098819 State: Arkansas United Security Life and Health Insurance State Tracking Number: 48343 Filing Company:

Company

Company Tracking Number: RTCI-ABC-90

TOI: Sub-TOI: H16G.001C Any Size Group - Other H16G Group Health - Major Medical

Product Name: Certificate Amendment - Right to Collect Information Project Name/Number: Certificate Amendment - Right to Collect Information/

# Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Certificate Amendment - Right SERFF Tr Num: USLH-127098819 State: Arkansas

to Collect Information

TOI: H16G Group Health - Major Medical SERFF Status: Closed-Approved- State Tr Num: 48343

Closed

Sub-TOI: H16G.001C Any Size Group - Other Co Tr Num: RTCI-ABC-90

State Status: Approved-Closed Filing Type: Form

Reviewer(s): Rosalind Minor

Implementation Date:

Author: Jaime Gettemans Disposition Date: 03/29/2011 Date Submitted: 03/25/2011 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: Certificate Amendment - Right to Collect Information Status of Filing in Domicile: Pending

**Project Number:** Date Approved in Domicile:

Requested Filing Mode: Review & Approval **Domicile Status Comments:** 

Explanation for Combination/Other: Market Type: Group Submission Type: New Submission Group Market Size: Small Group Market Type: Discretionary Overall Rate Impact:

Filing Status Changed: 03/29/2011

State Status Changed: 03/29/2011 Deemer Date:

Created By: Jaime Gettemans Submitted By: Jaime Gettemans

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null Filing Description:

Please see the attached cover letter under the "Supporting Documents" tab.

# Company and Contact

# **Filing Contact Information**

Company

Company Tracking Number: RTCI-ABC-90

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Certificate Amendment - Right to Collect Information

Project Name/Number: Certificate Amendment - Right to Collect Information/

Jaime Gettemans, jaimegettemans@jandpholdings.com

6640 S. Cicero Avenue 708-552-2417 [Phone]

Bedford Park, IL 60638

**Filing Company Information** 

United Security Life and Health Insurance CoCode: 81108 State of Domicile: Illinois

Company

6640 S. Cicero Group Code: Company Type:
Bedford Park, IL 60638 Group Name: State ID Number:

(708) 475-6000 ext. [Phone] FEIN Number: 36-3692140

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# **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

United Security Life and Health Insurance \$0.00 03/25/2011

Company

Company

Company Tracking Number: RTCI-ABC-90

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Certificate Amendment - Right to Collect Information

Project Name/Number: Certificate Amendment - Right to Collect Information/

# **Correspondence Summary**

#### **Dispositions**

Status Created By Created On Date Submitted

Approved- Rosalind Minor 03/29/2011 03/29/2011

Closed

**Objection Letters and Response Letters** 

Objection Letters Response Letters

Status Created By Created On Date Submitted Responded By Created On Date Submitted

Pending Rosalind Minor 03/29/2011 03/29/2011

Industry Response

Company

Company Tracking Number: RTCI-ABC-90

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Certificate Amendment - Right to Collect Information

Project Name/Number: Certificate Amendment - Right to Collect Information/

# **Disposition**

Disposition Date: 03/29/2011

Implementation Date:
Status: Approved-Closed
HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Thank you for calling me on this date and reminding me that I discussed waiving the filing fee for this filing. You outlined that in your letter attached to this filing.

The filing is approved effective on this date.

Rate data does NOT apply to filing.

Company

Company Tracking Number: RTCI-ABC-90

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Certificate Amendment - Right to Collect Information

Project Name/Number: Certificate Amendment - Right to Collect Information/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Form	Certificate Amendment - Right to Collect	Approved-Closed	Yes
	Information		

Company

Company Tracking Number: RTCI-ABC-90

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Certificate Amendment - Right to Collect Information

Project Name/Number: Certificate Amendment - Right to Collect Information/

## **Objection Letter**

Objection Letter Status Pending Industry Response

Objection Letter Date 03/29/2011 Submitted Date 03/29/2011

Respond By Date

Dear Jaime Gettemans,

This will acknowledge receipt of the captioned filing.

#### Objection 1

- Certificate Amendment - Right to Collect Information, RTCI-ABC-90 (Form)

#### Comment:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50.00 per form for a total of \$50.00. Please submit \$50.00 for this submission.

We will begin our review of this submission upon receipt of the additional filing fee.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

Company

Company Tracking Number: RTCI-ABC-90

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Certificate Amendment - Right to Collect Information

Project Name/Number: Certificate Amendment - Right to Collect Information/

## Form Schedule

#### **Lead Form Number:**

Schedule	Form	Form Type	Form Name	Action	Action Sp	ecific	Readability	Attachment
Item	Number				Data			
Status								
Approved-	RTCI-ABC	- Certificate	Certificate	Initial				RTCI-ABC-
Closed	90	Amendmer	Amendment - Right					90.pdf
03/29/2011		t, Insert	to Collect Information	า				
		Page,						
		Endorseme	9					
		nt or Rider						

#### **Certificate Amendment**

This Certificate Amendment modifies the Certificate to which it is attached and made part of by hereby adding and/or deleting the following language:

### **Additions to the Certificate:**

I. The following is hereby added to the **GENERAL PROVISIONS** section of the Certificate:

**RIGHT TO COLLECT INFORMATION:** To determine Our liability, We may request additional information from an Insured Person, Health Care Practitioner, facility, or other individual or entity. An Insured Person must cooperate with Us, and assist Us by obtaining the following information within 45 days of Our request. Charges will be denied if We are unable to determine Our liability because an Insured Person, Health Care Practitioner, facility, or other individual or entity failed to:

- 1. Authorize the release of all medical records to Us and other information We request.
- 2. Provide Us with information We requested about pending claims, other insurance coverage or proof of Creditable Coverage.
- 3. Provide Us with information as required by any contract with Us or a Provider including, but not limited to, repricing information.
- 4. Provide Us with information that is accurate and complete.
- 5. Have any examination completed as requested by Us.
- 6. Provide reasonable cooperation to any requests made by Us.

Such charges may be considered for benefits upon receipt of the requested information, provided all necessary information is received prior to expiration of the time allowed in the Proof of Loss provision.

The Amendment takes effect on the Certificate effective date. It remains in force while the Certificate is in force.

United Security Life and Health Insurance Company

Secretary

RTCI-ABC-90 03/11

Company

Company Tracking Number: RTCI-ABC-90

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Certificate Amendment - Right to Collect Information

Project Name/Number: Certificate Amendment - Right to Collect Information/

## **Supporting Document Schedules**

Item Status: Status

Date:

Satisfied - Item: Flesch Certification Approved-Closed 03/29/2011

Comments:

Please find attached the Flesch Certification for this filing.

**Attachment:** 

Flesch Certification (RTCI-ABC-90).pdf

Item Status: Status

Date:

Bypassed - Item: Application Approved-Closed 03/29/2011

Bypass Reason: Does not apply.

**Comments:** 

Item Status: Status

Date:

Bypassed - Item: PPACA Uniform Compliance Approved-Closed 03/29/2011

Summary

Bypass Reason: Does not apply.

Comments:

Item Status: Status

Date:

Satisfied - Item: Cover Letter Approved-Closed 03/29/2011

Comments:

Please find attached the cover letter for this filing. It contains a detailed filing description.

**Attachment:** 

3.25.11 - AR Cover Letter (RTCI)(ReFiling).pdf



6640 S. Cicero Avenue, Bedford Park, Illinois 60638 (708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

## **FLESCH CERTIFICATION**

This is to certify that the attached Certificate Amendment (RTCI-ABC-90) received a Flesch Reading Ease Score of 30.0. This form does not comply with the requirements of A.C.A. 23-80-206, but is in compliance with the requirements of A.C.A. 23-80-207 since it is warranted by the nature of a particular policy form.

Sandra J. Horn President

Date



March 25, 2011

Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201

Re:

UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY

FEIN#:

36-3692140

NAIC #:

81108

RTCI-ABC-90

Certificate Amendment – Forum and Right to

**Collect Information Provisions** 

## THERE IS NOT AN APPLICABLE CHECKLIST AVAILABLE FOR THIS TYPE OF FILING

To Whom It May Concern:

The enclosed filing is being submitted for your review and approval. After a review of one of our current Group Certificates, it was decided that the aforementioned amendment is necessary to clarify provisions within.

RTCI-ABC-90, affects Group Certificate ABC-90. Once approved, this amendment will be effective on all new business going forward for Group Certificate ABC-90.

Please note that the language contained in RTCI-ABC-90 is already contained in our other Group Certificates, specifically, ABC-2008ADCAR, ABC-2008APXAR and ABC-2008PRPAR under General Provisions; therefore, we are only filing this amendment to be effective on Group Certificate ABC-90.

Lastly, please note that I had submitted a version of this amendment, along with a separate amendment, containing a "Forum" provision on March 8, 2011 (Serff Tracking Number USLH-127063107). That filing was closed due to the "Forum" provision on March 10, 2011. I contacted Ms. Rosalind Minor on March 11, 2011, and she informed me that I can still file the "Right to Collect Information" language and she will waive the filing fee; hence this filing.

Please direct any questions, correspondence, or approval to my attention concerning this filing. I look forward to your approval of this form. You may reach me directly at (708) 552-2417.

Sincerely,

Jaime Gettemans

Compliance Department

jaimegettemans@priscorp.net

Quality Products from Caring Professionals